

12/03/99
JCS525 U.S.P.T.O.
09/453809

**UTILITY
PATENT APPLICATION
TRANSMITTAL**

(nonprovisional applications under 37 CFR 1.53(b))

Attorney Docket No. 8594-001-64

First Inventor or Application Identifier ANTHONY BEVERINA, ET AL.

Title METHOD AND APPARATUS FOR RISK MANAGEMENT

APPLICATION ELEMENTS

(MPEP chapter 600 concerning utility patent application contents)

1. Fee Transmittal Form (e.g. PTO/SB/17)
(Submit an original and a duplicate for fee processing)
2. Specification Total Pages **76**
3. Drawing(s) (35 U.S.C. 113) Total Sheets **53**
4. Oath or Declaration Total Pages **3**
 - a. Newly executed (original or copy)
 - b. Copy from a prior application (37 C.F.R. §1.63(d))
(for continuation/divisional with box 15 completed)
 - i. DELETION OF INVENTOR(S)
Signed statement attached deleting inventor(s) named in the prior application, see 37 C.F.R. §1.63(d)(2) and 1.33(b).
5. Incorporation By Reference (usable if box 4B is checked)
The entire disclosure of the prior application, from which a copy of the oath or declaration is supplied under Box 4B, is considered to be part of the disclosure of the accompanying application and is hereby incorporated by reference therein.

ADDRESS TO: Assistant Commissioner for Patents
Box Patent Application
Washington, DC 20231**ACCOMPANYING APPLICATION PARTS**

6. Assignment Papers (cover sheet & document(s))
7. 37 C.F.R. §3.73(b) Statement Power of Attorney
(when there is an assignee)
8. English Translation Document (if applicable)
9. Information Disclosure Statement (IDS)/PTO-1449 Copies of IDS Citations
10. Preliminary Amendment
11. White Advance Serial No. Postcard
12. Small Entity Statement(s) Statement filed in prior application. Status still proper and desired.
13. Certified Copy of Priority Document(s) (if foreign priority is claimed)
14. Other:

15. If a CONTINUING APPLICATION, check appropriate box, and supply the requisite information below:

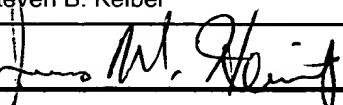
 Continuation Divisional Continuation-in-part (CIP) of prior application no.:

Prior application information: Examiner: Group Art Unit:

16. Amend the specification by inserting before the first line the sentence:

 This application is a Continuation Division Continuation-in-part (CIP)
of application Serial No. Filed on This application claims priority of provisional application Serial No. Filed**17. CORRESPONDENCE ADDRESS**

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| Name: | Steven B. Kelber | Registration No.: | 30,073 |
| Signature: |  | Date: | 12/3/99 |
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Docket No. 8594-001-64

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

INVENTOR(S) ANTHONY BEVERINA, ET AL.

SERIAL NO. NEW APPLICATION

FILING DATE: HEREWITH

FOR: METHOD AND APPARATUS FOR RISK MANAGEMENT

FEES TRANSMITTAL

ASSISTANT COMMISSIONER FOR PATENTS
WASHINGTON, D.C. 20231

| FOR | NUMBER FILED | NUMBER EXTRA | RATE | CALCULATIONS |
|---|--------------|--------------|-----------------------------|--------------|
| TOTAL CLAIMS | 41 - 20 = | 21 | x \$18 = | \$378.00 |
| INDEPENDENT CLAIMS | 4 - 3 = | 1 | x \$78 = | \$78.00 |
| <input type="checkbox"/> MULTIPLE DEPENDENT CLAIMS (If applicable) | | | + \$260 = | \$0.00 |
| <input type="checkbox"/> LATE FILING OF DECLARATION | | | + \$130 = | \$0.00 |
| | | | BASIC FEE | \$760.00 |
| | | | TOTAL OF ABOVE CALCULATIONS | \$1,216.00 |
| <input checked="" type="checkbox"/> REDUCTION BY 50% FOR FILING BY SMALL ENTITY | | | | \$608.00 |
| <input type="checkbox"/> FILING IN NON-ENGLISH LANGUAGE | | | + \$130 = | \$0.00 |
| <input checked="" type="checkbox"/> RECORDATION OF ASSIGNMENT | | | + \$40 = | \$40.00 |
| | | | TOTAL | \$648.00 |

Please charge Deposit Account No. 50-0911 in the amount of

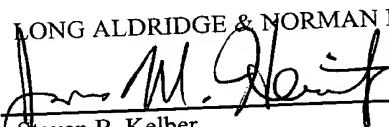
A duplicate copy of this sheet is enclosed.

A check in the amount of **\$648.00** to cover the filing fee is enclosed.

The Commissioner is hereby authorized to charge any additional fees which may be required for the papers being filed herewith and for which no check is enclosed herewith, or credit any overpayment to Deposit Account No. 50-0911.
A duplicate copy of this sheet is enclosed.

Respectfully Submitted,

LONG ALDRIDGE & NORMAN LLP


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